

In re:  
Cynthia E. Culbreath  
Debtor

Case No. 22-11416-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 19, 2023

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

Recip ID	Recipient Name and Address
db	+ Cynthia E. Culbreath, 109 Edgley Avenue, Glenside, PA 19038-4701

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tru andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tr bkcef@friedmanvartolo.com
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
GEORGETTE MILLER	on behalf of Debtor Cynthia E. Culbreath bky@dilworthlaw.com miller.georgette93726@notify.bestcase.com

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KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LORRAINE GAZZARA DOYLE

on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tr  
ldoyle@sqirelaw.com, cistewart@logs.com;LOGSECF@logs.com

MARK A. CRONIN

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com

MATTHEW K. FISSEL

on behalf of Creditor Federal Home Loan Mortgage Corporation as trustee for Freddie Mac Seasoned Credit Risk Transfer Tru  
wbef@brockandscott.com, matthew.fissel@brockandscott.com

MICHELLE L. MCGOWAN

on behalf of Creditor Federal Home Loan Mortgage Corporation mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

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**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Cynthia E. Culbreath <u>Debtor(s)</u>	CHAPTER 13
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc <u>Movant</u>	NO. 22-11416 AMC
vs.	
Cynthia E. Culbreath <u>Debtor(s)</u>	11 U.S.C. Section 362
Kenneth E. West <u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of August 18, 2023, The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$4,851.14**. Post-petition funds received after August 18, 2023, will be applied per the terms of this stipulation as outlined here. The arrearage breaks down as follows;

Post-Petition Payments:	May 2023 through August 2023 at \$1,570.29/month
Suspense Balance:	(\$1,430.02)
<b>Total Post-Petition Arrears</b>	<b>\$4,851.14</b>

2. Debtor shall cure said arrearages in the following manner:

a). Within fourteen (14) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$4,851.14**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$4,851.14** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due September 2023 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of \$1,570.29 (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 31, 2023

/s/Mark A. Cronin, Esquire

Mark A. Cronin, Esquire  
Attorney for Movant

Date: 9/15/2023

/s/ Georgette Miller

Georgette Miller Esq.  
Attorney for Debtor(s)

Date: 9/15/2023

/s/Kenneth E. West, Chapter 13 Trustee

Kenneth E. West, Esq.  
Chapter 13 Trustee

*no objection to its terms, without  
prejudice to any of our rights and  
remedies*

Approved by the Court this 19<sup>th</sup> day of September, 2023. However, the court retains discretion regarding entry of any further order.



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Bankruptcy Judge  
Ashely M. Chan